

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Gregory L Knaus
 LeeAnne Knaus
 Debtors

Case No. 18-14145-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Lisa
 Form ID: 309I

Page 1 of 2
 Total Noticed: 43

Date Rcvd: Jul 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2018.

db/jdb	Gregory L Knaus, LeeAnne Knaus, 5040 Faith Circle, Allentown, PA 18106-9499
tr	+WILLIAM MILLERR, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100, Reading, PA 19606-2265
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14126181	+AES/ PHEAA, POB 61047, HARRISBURG, PA 17106-1047
14163424	+BB&T Bank, 5700 Hamilton Blvd, Allentown, PA 18106-9753
14126178	CSC Credit Services, Box 740040, Atlanta, GA 30374-0040
14126185	Citibank NY State NA, PO Box 22828, Rochester, NY 14692-2828
14126179	+Equifax Information Services LLC, P.O. Box 740256, Atlanta, GA 30374-0256
14126176	+Experian, Business Information Services, 475 Anton Blvd., Costa Mesa, CA 92626-7037
14126188	+FINANCIAL RECOVERIES, 200 E PARK DR STE 100, MOUNT LAUREL, NJ 08054-1297
14126200	Rushmore Loan Management Services, c/o Joshua Isaac Goldman, KML Law Group, PC, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14126177	Trans Union, P.O. Box 1000, Chester, PA 19022
14126205	Wilmington Savings Fund Society, FSB, c/o Rushmore Loan Management Services, PO Box 55004, Irvine, CA 92619-5004
14167231	+Wilmington Savings Fund Society, FSB, KML Law Group, P.C., 710 Market Street, Suite 5000, Philadelphia, PA 19106-2312

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: glutz@hvmlaw.com Jul 25 2018 02:16:27 GEORGE M. LUTZ, Hartman, Valeriano, Magovern & Lutz, PC, 1100 Berkshire Blvd., Suite 301, P.O. Box 5828, Wyomissing, PA 19610
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2018 02:16:58 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Jul 25 2018 02:16:51 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
14126183	+EDI: CAPITALONE.COM Jul 25 2018 06:13:00 Capital One Bank, P.O. Box 71083, Charlotte, NC 28272-1083
14126180	+Fax: 602-659-2196 Jul 25 2018 03:36:27 Chex Systems Inc., ATTN: Customer Relations, 7805 Hudson Rd, Suite 100, Woodbury, MN 55125-1703
14126184	+EDI: CITICORP.COM Jul 25 2018 06:13:00 Citibank (South Dakota) N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
14126186	+EDI: DISCOVERSL.COM Jul 25 2018 06:13:00 Discover Student Loan, PO Box 30925, Salt Lake City, UT 84130-0925
14126187	EDI: ECMC.COM Jul 25 2018 06:13:00 ECMC, PO Box 16408, Saint Paul, MN 55116-0408
14126189	+EDI: RMSC.COM Jul 25 2018 06:13:00 GECRB/JC Penney, POB 960090, Orlando, FL 32896-0090
14126190	E-mail/Text: bankruptcy.bnc@ditech.com Jul 25 2018 02:16:34 Green Tree Servicing, PO Box 6154, Rapid City, SD 57709-6154
14126191	EDI: IRS.COM Jul 25 2018 06:13:00 Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14126192	E-mail/Text: bankruptcy@fult.com Jul 25 2018 02:17:13 Lafayette Ambassador Bank, P.O. Box 25091, Lehigh Valley, PA 18002-5091
14126193	+EDI: TSYS2.COM Jul 25 2018 06:13:00 MACYS/DSNB, PO Box 8218, Mason, OH 45040-8218
14126194	EDI: NAVIENTFKASMSERV.COM Jul 25 2018 06:13:00 Navient, P.O. Box 9640, Wilkes Barre, PA 18773-9640
14126195	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:16:46 PA Department of Revenue, ATTN: Bankruptcy Division, Department 280946, Harrisburg, PA 17128-0946
14126196	EDI: PRA.COM Jul 25 2018 06:13:00 Portfolio Recovery Assoc., Riverside Commerce Center, 120 Corporate Blvd., Ste. 100, Norfolk, VA 23502-4962
14161296	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2018 02:16:46 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946, Harrisburg PA 17128-0946
14127848	EDI: Q3G.COM Jul 25 2018 06:13:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14126197	+EDI: Q3G.COM Jul 25 2018 06:13:00 Quantum3 Group, LLC, P.O. Box 788, Kirkland, WA 98083-0788
14126198	+EDI: Q3G.COM Jul 25 2018 06:13:00 Quantum3 Group, LLC, as agent for, Comenity Bank, P.O. Box 788, Kirkland, WA 98083-0788
14126199	+EDI: RECOVERYCORP.COM Jul 25 2018 06:13:00 Recovery Mgmt Systems Corp., 25 SE 2nd Ave., Ste. 1120, Miami, FL 33131-1605
14126202	EDI: RMSC.COM Jul 25 2018 06:13:00 Synchrony Bank, Recovery Management Systems, 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605
14126991	+EDI: RMSC.COM Jul 25 2018 06:13:00 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14126203	+EDI: VERIZONCOMB.COM Jul 25 2018 06:13:00 Verizon, POB 650584, Dallas, TX 75265-0584
14126204	+EDI: WFFC.COM Jul 25 2018 06:13:00 Wells Fargo Card Service, PO Box 14517, Des Moines, IA 50306-3517

District/off: 0313-4

User: Lisa
Form ID: 309I

Page 2 of 2
Total Noticed: 43

Date Rcvd: Jul 24, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +WILLIAM MILLER*R, Interim Chapter 13 Trustee, 2901 St. Lawrence Avenue, Suite 100,
Reading, PA 19606-2265
smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
14126182 ##+Best Buy Credit Services, POB 183195, Columbus, OH 43218-3195
14126201 ##+Susquehanna Bank, 13511 Label Lane, Hagerstown, MD 21740-2466

TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 26, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 24, 2018 at the address(es) listed below:

GEORGE M. LUTZ on behalf of Debtor Gregory L Knaus glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
GEORGE M. LUTZ on behalf of Joint Debtor LeeAnne Knaus glutz@hvmlaw.com,
amerkey@hvmlaw.com;r49419@notify.bestcase.com
REBECCA ANN SOLARZ on behalf of Creditor Wilmington Savings Fund Society, FSB, D/B/A
Christiana Trust, et al. bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM MILLER*R ecfemail@FredReigleCh13.com, ECF_FRPA@Trustee13.com
WILLIAM MILLER*R on behalf of Trustee WILLIAM MILLER*R ecfemail@FredReigleCh13.com,
ECF_FRPA@Trustee13.com

TOTAL: 6

Information to identify the case:

Debtor 1	Gregory L Knaus	Social Security number or ITIN xxx-xx-8475
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	LeeAnne Knaus	Social Security number or ITIN xxx-xx-8410
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed for chapter 13 6/22/18
Case number: 18-14145-ref		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Gregory L Knaus	LeeAnne Knaus
2. All other names used in the last 8 years		
3. Address	5040 Faith Circle Allentown, PA 18106-9499	5040 Faith Circle Allentown, PA 18106-9499
4. Debtor's attorney Name and address	GEORGE M. LUTZ Hartman, Valeriano, Magovern & Lutz, PC 1100 Berkshire Blvd. Suite 301 P.O. Box 5828 Wyomissing, PA 19610	Contact phone (610) 779-0772 Email: glutz@hvmlaw.com
5. Bankruptcy trustee Name and address	WILLIAM MILLER* Interim Chapter 13 Trustee 2901 St. Lawrence Avenue, Suite 100 Reading, PA 19606	Contact phone 610-779-1313 Email: ecfemail@FredReigleCh13.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office -- 8:30 A.M. to 5:00 P.M. Reading Office -- 8:00 A.M. to 4:30 P.M. Contact phone (610)2085040 Date: 7/24/18

For more information, see page 2

7. Meeting of creditors	August 21, 2018 at 02:00 PM	Location: Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Deadlines	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none">• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 10/20/18 Filing deadline: 8/31/18 Filing deadline: 12/19/18
	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
9. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	The debtor has filed a plan. This plan proposes payment to the trustee of \$3,100.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: 10/4/18 at 09:00 AM , Location: Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601	
11. Filing a chapter 13 bankruptcy case	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	